

II. REMARKS

The Examiner is requested to enter the amendment and reconsider the application. It is believed that no new matter has been added.

In the Office Action, claims 1-5, 7-9, 11, 38, 39, 42, 43, and 45-54 have been rejected pursuant to 35 U.S.C. Sec. 102(e). The Examiner contends that Sullivan anticipates these claims for reasons more particularly set out in the Office Action.

In the Office Action, claims 27, 36, 40, and 41 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Petit, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 6, 10, 37, and 44 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Hastings, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 12-26, 28-35 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Johnson, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 5, 6, 9, 10, 37, and 44 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Zandi, renders these claims obvious for reasons more particularly set out in the Office Action.

With respect to the rejections under Sec. 103, Applicant requests an interview to better understand the rejections, and it is respectfully submitted that the rejections are improper pursuant to 35 U.S.C. Sec. 132 and Rule 104 for not providing sufficient *information*.

In response to the Office Action, some of the claims, as set out above, have been amended to preclude Sullivan's insurance, and reconsideration is respectfully requested.

As per claims 37 and 48, however, Applicant maintains that the only way one could have thought to have a digital computer programmed to process the input data to produce an

electronic file including data representing a external residential mortgage, to credit an amount to the external residential mortgage responsive to card activity, and to generate output, at the output device, the data including the card activity credit; wherein the file is accessed to communicate the data over the Internet representing the external residential mortgage to a lender computer, and the lender computer facilitates a computer-aided mortgage auction that produces a proposed new mortgage is by a hindsight reconstruction guided by Applicant's claims, this in view of the different problems and solutions addressed by Sullivan and Hastings or Zandi, and lack of I/O correspondence among them to reach Applicant's claimed invention. The claims have not been show to be prima facie obvious. An interview is particularly requested on this point.

With respect to the present application, the Applicant hereby rescinds any disclaimer of the scope made in any parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

III. CONCLUSION

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefore.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



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